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Attn: Art Unit 2876
Patent Examiner Jared J. Fureman

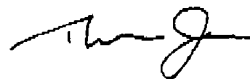
Re: Application Serial No.: 09/408,858
Confirmation No.: 4536
Applicants: J. Richard Hanna, et al.
Title: Automated Merchant Banking
Apparatus and Method
Docket No.: D-1116R1

Sir:

Please find enclosed Applicants' Response to the Office Action dated December 23, 2002 for filing in the above identified Application.

No fee is deemed required. However, the Commissioner is authorized to charge any necessary fee associated with this Response and any other fee due to Deposit Account 09-0428.


Very truly yours,



Ralph E. Jocke
Reg. No. 31,029

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Ralph E. Jocke

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TRANSMITTING: 14 PAGES (INCLUDING THIS PAGE)

NAME: Jared J. Fureman
Art Unit 2876
U.S. Patent and Trademark Office

FAX NUMBER: (703) 746-4794

DATE: May 15, 2003

SENDER: Ralph E. Jocke, Esq.

FAX NUMBER: (330) 722-6446

PHONE NUMBER: (330) 721-0000

COMMENTS: **AFTER FINAL AMENDMENT.** Please refer to the following.

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